DOCUMENT RESUME

ED 151 550 08 CE 015 094

AUTHOR Clark, Barbara; Veraska, Wanda
TITLE The Assertive Consumer: Credit and Warranties. Administrative Model.
INSTITUTION National Consumers League, Washington, D.C.
SPONS AGENCY Office of Education (DHEW), Washington, D.C.
PUB DATE Jan 78
NOTE 44p.; For related documents see CE 015 093-095
AVAILABLE FROM National Consumers League, 1028 Connecticut Avenue, Suite 616, Washington, D.C. 20036 ($3.75; set of three, $10.00)

EDRS PRICE MF-$0.83 Plus Postage. HC Not Available from EDRS.
DESCRIPTORS Administrator Guides; Adult Education; *Assertiveness; Banking; *Consumer Education; *Consumer Protection; Course Content; Course Descriptions; *Credit (Finance); Federal Legislation; Financial Policy; Financial Services; Instructional Materials; Money Management; *Program Development; Resource Materials; Seminars; *Teacher Workshops

ABSTRACT

This administrative model contains materials to be used in setting up a workshop designed to train members of action organizations (consumer, community, educational) in techniques such as role playing, modeling, and developing strong communications skills for assertively securing legal consumer rights in the areas of credits and warranties, and to prepare the participants to teach these skills to groups in their own organizations. The following topics are discussed: (1) the business system (includes discussion of office locations, supplies and equipment, fiscal management, and work schedule) and (2) running the program (includes discussion of becoming familiar with credit and warranties; exploring area credit reporting services, bank loans, and credit card companies; setting the curriculum and the target population; locating facilities; making contact with organizations which will provide participants; selecting participants; gathering materials; publicizing the program; running the classes; and evaluating the program). Approximately one-half of the guide consists of exhibits such as letters of invitation, course announcement, acceptance and rejection letters to organizations, press releases, report forms, checklists, and questionnaires for instructors. (TA)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED151550

THE ASSERTIVE CONSUMER:

CREDIT AND WARRANTIES

Administrative Model

Barbara Clark

Wanda Veraska

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL NATIONAL INSTITUTE OF EDUCATION POSITION OR POLICY

"PERMISSION TO REPRODUCE THIS MATERIAL IN MICROFICHE ONLY HAS BEEN GRANTED BY

Helen Savage

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC) AND USERS OF THE ERIC SYSTEM."

National Consumers League
1028 Connecticut Ave., N.W.
Suite 522
Washington, D.C. 20036
(202) 797-7600

The National Consumers League would appreciate receiving acknowledgement when any of these materials are used. Comments on the usefulness of the materials will be welcomed.

January 1978

©Copyright is claimed until January 1983. Thereafter all portions of this work covered by this copyright will be in the public domain.

This work was developed under a grant from the US Office of Education, Department of Health, Education and Welfare. However, the content does not necessarily reflect the position or policy of that agency and no official endorsement of these materials should be inferred.

CE 115 094

A FOREWORD

Dear Friends,

This will probably be unlike any other administrative model you have read and/or followed. It isn't written in legalese or official terminology. Instead, we have written this manual as though we were talking with you---though in a more organized way than people usually talk. We have included our experiences and personal observations, and we've tried to answer questions we would expect you to have. The tasks follow roughly in chronological order, but of course many are going on concurrently. Please read through the whole manual before you start anything. We have tried to make it clear, simple, readable, and human. We believe in the Assertive Consumer program, and wish you success in running it.

Barbara Clark

Wanda Veraska

YOUR BUSINESS SYSTEM

Office.

Locate your office where it is convenient to you. People will not be coming to your office, they will be coming to your classes. And your preliminary investigations will involve your going places, not people coming to you.

Supplies and equipment.

You will need file cabinets (we used six drawers), a generous amount of shelf space for course supplies and office supplies, and the usual desks and chairs. In the way of office equipment, we found very valuable: two electric typewriters, telephone answering machine, electric pencil sharpener, postage scale. You will need the usual stationery/office supplies. If you will be using special stationery for this project, you will need business envelopes, large manila envelopes, and letterhead paper of a medium grade.

Telephone.

One of your first tasks is installation of a business phone. Buy an automatic answering-tape machine. This is invaluable for catching all the calls made while you are away from your office---which will be frequently. Return calls quickly. By way of your tape, ask callers to leave name and number; we asked them to spell their names (if they were calling for the first time) since sometimes the tape feedback was not clear.

Filing system.

Get 50 folders and start files as the need arises. You'll surely need a chronological file (all correspondence that goes out from you), a file on participating groups, a file for incoming mail, one containing newspaper and magazine clippings about credit and warranties, etc.

Fiscal management.

Set up your budget categories and a system of making payments. Open charge accounts with office supply stores and with a printing/duplicating firm, since you will be using these frequently and running up fairly large bills. Get a tax exempt number for your organization, if it is non-profit. To give you some idea of budget, these are approximate percentages of the total which we spent in various

categories. (This is somewhat different from our initial estimates which we had to revise several times.)

Salaries	64%
Fringe benefits	18
General & administrative	8
Reproduction	4
Supplies & equipment	2
Consultants	2
Telephone	1
Local travel	½
Postage	½
TOTAL	100%

Secretarial help.

With our spasmodic secretarial needs, we found it much better to hire on a daily as-needed basis. We had no need for a full-time or regular-time secretary. The telephone answering machine adequately covered our office when we were not in.

Work schedule.

We made a work schedule listing major tasks to be done, and deadlines for each task. This was hung conspicuously over each desk. Each of you will need a large calendar by the phone.

RUNNING YOUR PROGRAM

A. Educating yourself about credit and warranties.

1. Read the student's manual. Be sure you know and understand all the material contained therein. Be thoroughly familiar with the Consumer Protective Legislation: (1) student's manual, p. 2, (2) instructor's guide, page facing first blue page, and (3) pamphlets, see section J, p. 9.

2. Check with the Federal Reserve Board and Federal Trade Commission to see if there have been amendments and/or interpretive regulations to any of the Consumer Protective Legislation (beyond August 1977). At the Federal Reserve Board, call (202) 452-3206 and ask for telephone numbers you can use to update your information on Truth in Lending, Fair Credit Billing, Equal Credit Opportunity, and Consumer Leasing. At the Federal Trade Commission, dial (202) 523-3830 and ask for numbers you can call for updated information on Fair Credit Reporting and the Magnuson-Moss Warranty Act.

B. Exploring the situation in your area (city, county, state). You will want to go through all these experiences yourself, as an individual, to find out what it's like for Mr./Ms. Average.

1. Credit reporting services:

What services are operating? Get name, address, phone number, name of manager for each reporting company.

Check out your credit history, to find out how the system operates, and to find out how each credit reporting company works. In our area we had two such companies, so each of us checked our credit history through a different company.
After you have been through the process as an individual, get an appointment with the manager (in your official capacity). Explain what you will be teaching and that students will be searching their credit files. Get a tour through the place.

2. Charge accounts:

Apply for an account; try for the highest line of credit you can get just to test the system. You don't have to use this account; the point is getting the credit.

Get an appointment with the credit manager of a store. Discuss the store's policy in granting charge accounts, and what problems the store has regarding credit. It will be an eye-opening experience just to find out which

stores' credit managers are willing to talk with you, and which are defensive. If you get a non-cooperator when you're trying to set up an appointment, go over his/her head before you judge the store.

3. Bank loans:

Apply for a loan. How does the application process work? Borrow the minimum allowed by the bank and pay it back early (to cut down on the amount of interest you pay). Also, remember that getting a line of credit at the bank where you have your checking account is a loan application that, once approved, is ready whenever you may need it.

Get an appointment with the manager of the loan department: he/she can be an excellent source of advice and information, both factual and informal.

4. Credit card companies:

In your town, how and where does one apply for a Visa (BankAmericard) or Master Charge? Are there any local all-purpose cards? What minimum income requirements exist on various cards? (As of summer 1977 Visa and Master Charge had a $9,000 minimum.)

5. Finance companies:

We didn't explore finance companies but perhaps you will want to; it should be enlightening.

There is value in going through each of these experiences as an individual consumer, to know first-hand what your students will encounter. And unless you have done these things recently, do them again; conditions have changed a lot lately.

In addition to learning by personal experience how consumer credit works in your community, you will have established rapport with valuable resource people you can call for answers to fine-point questions that come up; and you will have begun a roster of experts who will probably be glad to serve as speakers to your classes.

C. Setting the curriculum.

Decide whether you are going to give the course just as it is designed, or with modifications (deletions, additions, changes).

D. Setting the target population.

How many people do you want to train? We enrolled 25 two-person teams from that many organizations. Insisting on a team

(rather than allowing an organization to be represented by one individual) turned out to be a good idea. The two people supported each other's efforts in planning their own course, making arrangements for publicity and classes, instructing, and understanding the course information.

Before participants were permitted to sign up for the course, we required an agreement that even if one team member dropped out, the other would still be responsible for completing the course and teaching it. We had five such individual dropouts; four of the organizations concerned followed through with re-teaching. The other organization failed to do so because of a communication lapse. The remaining team member (whose attendance was not perfect) failed to hear some information that made the crucial difference, i.e., that the course could be shortened to whatever length would be most "saleable" to the organization's constituency. Two people listening and learning together make it much less likely that information will drop through the cracks. And a team teaching effort has proven, in this program, to be very effective.

E. Deciding dates and times you will offer the course.

As written, the curriculum calls for 18 hours of class time. Yours may be different. If you live in a snow area, don't schedule classes for December, January, February if you can possibly avoid these months. Bad weather can throw a monkey-wrench into the works. We spent hours on the phone notifying students of class postponements and reschedulings due to blizzards.

Will you hold classes during the day, in the evenings, or on Saturdays? If you will be teaching organization staff people, the organizations will most likely release them during the business day.

How do you want the classes spaced? We settled on three days, one week apart. We decided against a three-day-in-a-row workshop because assigned homework includes visiting a credit reporting service, making inquires about credit cards and charge accounts (activities which can be accomplished only during business days), and doing an individual credit analysis. Enough lapse time must be allowed for students to complete these assignments.

F. Locating facilities.

How large will your classes be? For active participation, a class of 14 to 20 is ideal. We enrolled 25 teams (50 people) and gave them a choice of days to attend---three Mondays, or three Wednesdays, or three Fridays. We ran the course in these three different sections, with group size ranging from 14 to 18.

Within the facility you need plenty of room for chairs and tables (four or five students at a table is best) and space in front of the room for an easel and an instructors' supply table. Also, you will need other tables for registration and display of handout materials, a beverage center, moving-around space, and breathing space.

You want a facility that is accessible to people---easy to find and not awfully far to drive to. Free available parking spaces make a good plus. With effort, you can find space that is free---not for rent---although a church may request a donation. Public libraries are good possibilities, banks and department stores sometimes have rooms available for community events, large churches are open during the week for activities; community centers, town halls, and the headquarters of your own organization are possibilities, too.

You may need to pay for good meeting space; it's an expenditure well worth including in your budget. We didn't, but if we were doing the program again, we would.

Finding the right facilities is a long job. You make calls to explain what you want, you find that various places can't let you do it for any of two dozen reasons, on inspection you discover that the rooms aren't what you need, the dates you want are unavailable. Start early and expect to do a lot of looking.

G. Making contact with the organizations which will provide your student teams.

To attract interest, we relied principally on a broad mailing (followed by telephone calls to key groups) to consumer and community organizations, representing many different kinds of organizations and individuals. Since responses of about 5% are normal for well-designed mailings, and we needed enough responses from which to select 24 teams, we mailed to approximately 600 organizations.

In building the mailing list, we were looking for consumer or community organizations having large enough constituencies so that students could be recruited from within the organization for Phase II. The objective was to reach consumers---not just consumer organizations---so contacts were not restricted to consumer groups. We especially tried to generate names of local voluntary and private groups to balance the national and governmental organizations which were more easily available. A balance was achieved among several categories ---church groups, unions, adult education departments, neighborhood citizen groups, YMCAs and YWCAs, League of Women Voters units, social service organizations, local government agencies, senior citizen groups.

Percentages of response were remarkably uniform, ranging from 8 to 15% in all categories except educational institutions. College-associated programs lost interest when they learned they could not charge tuition (for the first 20 students) and would not receive a grant to teach the course. On the other

hand, continuing education departments (adult education) of the public schools were an excellent source. The high response rate from state and local governmental agencies, plus their relatively large resources, make such organizations a prime target. Many women's organizations applied, probably in response to the new awareness of credit opportunities for women. Disappointing response came from churches and neighborhood associations.

Several of the organizations which did respond did not follow up when they learned they would be expected to teach the entire course to their own members. (Later we changed this requirement when a number of teams expressed doubt that they could get enough students willing to commit 18 hours of class attendance.) Another deterrent to applying for the program was the fact that we did not know at the time of initial contact where we would be giving the course. Nevertheless the outreach effort proved to be successful. More applications were received than could be accepted, so we could choose those teams that seemed to promise most success.

In mailing your announcement/invitation, address it to a title such as Consumer Affairs Director, or Education Director, or Community Service Director. Don't take the time to track down a specific name. See Exhibits A,B,C for models of letter, announcement, and application. Set a reply deadline that gives you a wide margin of comfort, yet is realistic in giving an organization enough time to consider participation and locate individuals for the team.

H. Selecting teams.

In response to your notice and invitation you will receive telephone calls of inquiry and application forms. In selecting teams, we wanted a wide spectrum of organizations, varying with regard to geography (we were considering Washington, D.C. and five adjacent counties), race and age of people served, special interests (e.g., ex-offenders) and income. (We did not select organizations dealing exclusively with welfare clients because a course in credit for low-income consumers would have taken special adaptation, and our project was not written with that focus.)

When you think you may have an acceptable team, talk on the phone to both members, making clear their obligation of attendance and teaching, and what the course content/format will be. We were not consistent in doing this, allowing ourselves to be assured by one team member, or even by a contact person from the organization that their obligation and our purpose was clear; it wasn't always so.

What you are trying to accomplish in the screening process is (a) to identify whether the organization will re-teach the course to a significant number of people, (b) to determine

the level of ability and commitment for following through with Phase II classes, and (c) to impress the organization and the team nominees with the seriousness of accepting the full responsibility of attendance at every class. Ideally, this screening process should be done by the instructors who will be teaching the course; if this is not possible, the interviewer must be very clear about what the course will be. If we were to do it over again, we would have the two instructors do all the telephone screening.

From the first contact you need to obtain business and home addresses and phone numbers for each team member; we didn't initially and wished fervently that we had.

Wanting 24 teams, we accepted 28, expecting some cancellations and no-shows. (We were right.) We also had an active wait-list of half a dozen more teams ready, most of whom we did use. (In the three weeks between notification and our first class, three groups withdrew and were replaced by organizations on the wait-list. Four organizations didn't show up for their first class. We were able to fill in for those who didn't show at the beginning of the first and second sessions by adding to the third group. Remember if you do it the same way, to make your last group the smallest initially.

When we had chosen the teams we wanted, we sent out two letters---acceptance and rejection. See Exhibits D and E.

I. Arranging for speakers.

Outside speakers can add to the value and excitement of your course. We suggest that you choose from among representatives of a credit reporting service, loan department of a bank, credit office of a department store, or office of consumer affairs. Usually the speaker will not mind coming more than once, if he/she is giving the same presentation each time.

We found that the best arrangement was for the speaker to give a short presentation, perhaps 15 minutes, and then answer questions from the class. Let the speaker know ahead of time what points, in his/her area of expertise you want covered. Make arrangements on the telephone, followed by a letter of confirmation. Then about two days before the scheduled time, call to remind your speaker. After the classes are finished, write a note of thanks, and if you really want to show your appreciation, send a copy of your letter to his/her supervisor.

J. Gathering materials.

In the back of the student's manual, we pasted a medium-sized manila envelope, and inserted additional material we thought the students would use. This included:

--FTC Buyer's Guide No. 7, a small pamphlet explaining the Fair Credit Reporting Act, available free from the Public Reference Branch, Room 130, Federal Trade Commission, Wash., D.C. 20580 (phone 202/523-3598)

--The Fair Credit Billing Act, a peach pamphlet explaining the Act, available free from the Federal Reserve System, address below

--Warranties: There Ought to Be a Law, a small pamphlet available free from the Federal Trade Commission, address above

--What Truth in Lending Means to You, a small pamphlet available free from the Publications Office, Board of Governors of the Federal Reserve System, Wash., D.C. 20551 (phone 202/452-3244)

--Women: To Your Credit, an excellent, clearly-written booklet explaining women's credit rights, available free from the Director of Public Relations, Commercial Credit Corporation, 300 St. Paul Place, Baltimore, Md. 21202

--What Everyone Should Know about Credit Unions, an entertaining, illustrated booklet available free from CUNA Supply Corporation, P.O. Box 431, Madison, Wis. 53701

--A major credit card application form (American Express, Visa, Master Charge) so students can see what questions are asked

--A local department store charge application form

--A local bank loan application form

--A complaint form from a local office of consumer affairs.

Decide what you want to include, and arrange for bulk supplies.

We also gathered a number of copies of the actual legislation (Truth in Lending, Fair Credit Reporting, Fair Credit Billing, Equal Credit Opportunity, Magnuson-Moss) for those who wanted them. Most students did not care to read the originals, since the booklets and manuals summarized them.

K. Preparing for your presentation.

Know the material. Read the student's manual and the instructor's guide until it is all clear and firm in your mind. If you are team teaching, decide with your partner which of you will cover which sections. But you both need to be familiar with the total course and material.

The instructor's guide is just that, a guide. The times allowed for various activities are our best estimates---some

classes cover certain ground quickly while other classes want to spend a longer time exploring that same territory. Be flexible. Rehearse. Pretend that you are in class, and deliver your instructions, or lead the discussion. Your partner can be the "class." Don't walk into teaching and assume you can sail through without knowing the drill.

L. Publicizing your program.

As you begin development of the project, you may want to send a short descriptive press release to a few national, regional, state, and local consumer publications. See Exhibit F. We did not try to reach potential teams through newspapers, but perhaps we should have. If you do, aim for the large metropolitan dailies and the larger county newspapers that serve the groups you want to reach. For this kind of non-urgent story (from the newspaper's standpoint) you will want to give a lot of publication lead-time.

Definitely, when the Phase I classes are finished and the Phase II class schedules are set, send an interestingly written story about the course to local newspapers. Include a list of the organizations, times, locations, and contact persons for every class that will be offered to the public.

M. Printing and distributing your manuals.

You have a sample of the student's manual and the instructor's guide. For Phase I you will need instructor's guides only for you and your teammate. You will need 50 student's manuals. For Phase II you will need 50 instructor's guides (although we could have used 100, we had so many outside requests) and a large number of student's manuals.

We felt that a class of 20 was optimal---larger than that becomes hard to handle and hard to allow wide participation--- and encouraged our teams to try for classes that size. Most did not enroll that many. If every team had re-taught the course to a full class of 20, we would have needed 500 student's manuals for Phase II. But unless your teams are extremely effective in their recruitment, you won't need that many. However, you may want to have some extras printed to allow for outside requests.

Distribution was handled like this: At reconnect we gave to each team, two instructor's guides and 16 student's manuals (plus all additional materials for the pocket, see Section J, Gathering Materials). Then when we went to the first session of each Phase II class---to monitor---we carried with us five extra manuals, in case the class was large. If the class was smaller than 16, we brought back extra manuals. Thus the "reserve" floated around. We had many outside requests for student's manuals, too, most of which we were able to fill from our "reserve." That's as much help as we can give you in determining how many manuals to have printed.

Costs of printing are high. With a bulk printing, it cost us over $2 each for the student's manuals (including heavy cover stock and GBC binding. Because we wanted fewer instructor's manuals, the cost per copy was almost double that. It's an expensive matter.

You will receive requests from non-course takers for copies of both manuals. Believing that this is good material, beneficial to consumers and educational groups, makes the possessor want to share widely and fulfill all requests. How you can handle this---from the standpoint of mailing and expense---is a matter of judgment. We wanted to share our effort---why duplicate time and money, much of it the taxpayers'? But we couldn't afford to underwrite non-project printing and distribution. So we tried to meet requests on a cost basis.

N. Running your classes.

On the first day of each class you will be operating from a preliminary roll. Be prepared for many changes. Organizations will send substitutes for the teams enrolled; at this point accept them---you can't afford to do otherwise. When your first day sessions are finished, make up your roll.

Besides the individual rolls for each group, we also made a full roster of all organizations and teams from all three groups, which we passed out to everyone on the second day of classes. This allows students to arrange carpools or any exchanges dictated by similar interests.

Name tags were made before the first class sessions but there were so many changes, we would suggest you just have name tags and felt-tipped pens available. Make the tags as students enter and you check the accuracy of the rolls (name, organization represented, business address and phone number, home address and phone number).

In addition to the above important business there are the many details that make your students comfortable, such as arranging for coffee and tea, having storage space for lunches, getting ice for soft drinks at noon, having a space to hang coats. When we ran our classes, students favored bringing a bag lunch and taking a short lunch break in order to get out of class a little earlier.

O. Reconnect.

One month after the last day of the three-weeks-in-a-row classes, we held a reconnect session for each of the three groups. Each team had the opportunity to attend any one of the three scheduled Reconnect days regardless of previous groupings.

One of our purposes in Reconnect was to inform the teams of changes we had made due to de-bugging after the pilot run. If you decide that the course as written and presented by you needs no changes, you can omit this segment of Reconnect.

A second very important purpose of Reconnect was to give each student an opportunity to be a teacher---to present a segment of the course and receive feedback on that presentation. Here's how we did it. We posted a large sheet of paper with 20 topics (from the course) and let each person sign up for the segment she/he wished to lead. We gave them time (a longer-than-usual lunch break) to prepare and plan, then went down the list. As each participant presented her/his segment, the others took the part of a "new" class and asked questions, gave responses, and provided the instructor with a practice group.

After the presentation---limited to five minutes---the class gave feedback on how the segment had gone. We were careful to ask for positive feedback first ("What did Jenny do well?") for reinforcement and reassurance, then asked for suggestions for improvement ("Anything she could have done better?"). This function of the reconnect session is essential for making the student-to-teacher transition.

To prepare the teams for Reconnect, we sent two letters, one immediately following the Phase I classes, one right before Reconnect. See Exhibits G and H.

F. Supporting the Phase II classes.

Another important purpose for Reconnect is to get the teams going in organizing their own classes. We asked them to bring to Reconnect an outline for the course as they were going to present it, and plans for enrolling students and getting facilities.

We divided the group into halves; each of us led one half. The teams gave their reports of projected plans and were able to pick up ideas---for program adaptations or for publicity/recruitment---from each other. This was an impetus for them to get their plans formulated and start the process moving.

Phase II groups (we know now) should enroll more than they want in the class to allow for the appoximately 25% no-shows; some classes had almost 50% no-shows.

At Reconnect, we collected all available information about scheduled times and dates, and asked teams who didn't yet know their schedule to call us as soon as that decision was set. (See Section L, Publicizing your program.) One of us visited the first session of each of the Phase II courses, so we began getting our calendars in order at Reconnect.

To assist Phase II groups in filling their classes, we wrote and distributed press releases. Exhibit I, a short notice, was sent to 45 TV/radio stations. Exhibit J, a longer release, was sent to 63 newspapers. A partial list of class locations and schedules was sent with these releases. If you are sending press releases to the local media, allow plenty of time for them to be used and for possible students to respond.

Knowing that the teams would be wanting to include speakers in their own programs, we enclosed a list of possible speakers with our letter announcing plans for Reconnect. See Exhibit G (cont).

We were always available by telephone to the team members as they got ready to present their classes, consulting about matters of content, teaching, and logistics. And in some instances our main purpose was to give positive reinforcement to those who had their classes well organized but were worried about it. At the first session of each of the Phase II classes, one of us was there as a resource person and to give feedback after class. We wrote down observations for each class. See Exhibit K for the form we used.

Q. <u>Evaluating the program</u>.

Evaluation of the Assertive Consumer program was on-going. As students entered class for the first time, they participated individually in a roleplay---an interview with a "bank loan officer" in which their request for a loan was refused. On this they were scored for evidences of assertive behavior, see Exhibit L. Then they were given a 25-question factual test on credit and warranties, Exhibit M. Both the roleplay and the factual test were repeated at the end of the course. Scores on these pre- and post-measurements were used to assess learning, both for the entire group and for sub-groups classified as to sex, race, age, and salary status.

There were five people who did not complete their Phase I training. Each of these people was interviewed by telephone by an independent interviewer, who was not otherwise connected with the program. (We felt the individuals might well be inhibited in explaining to an instructor why they had not finished the course.) The questionnaire used for that interview is included as Exhibit N.

At the end of Days 1 and 2 of Phase I classes, students filled out a reaction sheet (their personal evaluation of that day's class), Exhibit O. We, the instructors, used these to adjust and improve the course as it progressed, and to clear up points of apparent confusion or dissatisfaction. On Day 3, each student filled out an evaluation of the entire course, Exhibit P. These reaction sheets were helpful to us in making improvements in the course. Any changes made were passed on to the students-turned-trainers at Reconnect, (see Section O).

After the trainers finished all sessions of their Phase II courses, they were interviewed (by the instructors, over the telephone) concerning these classes. One member of each of the 20 teams who had given the course (at the time of our evaluation) was interviewed. That questionnaire is shown as Exhibit Q.

By the time we collected data for our evaluation, there were five teams which had not yet presented their Phase II classes (though all but two stated they were still planning to do so). Reports from those five teams were collected (by telephone) using a questionnaire which is shown as Exhibit R.

The evaluation instruments we used (Exhibits K-R) served our purposes well, and we see no need for modifications. We were planning to ask the trainers to administer the same tests of assertiveness and factual knowledge (Exhibits L and M) but when it became apparent that each Phase II class would be a distinctive modification of the original, we felt that the same tests for different courses would not be appropriate. A few Phase II instructors did some variation of testing, but not in a controlled manner where learning could be accurately measured.

As you modify your course from that presented in the Instructor's Guide, contained in this package, you will want to modify your evaluation instruments, too.

E X H I B I T S

A. Letter of invitation

B. Course announcement

C. Application form

D. Acceptance letter

E. Rejection letter

F. Press release announcing Phase I classes

G. Letter to trainers after Phase I

Agenda of Phase I classes

List of speakers

H. Letter to trainers before Reconnect

I. Press release (to radio stations) announcing Phase II classes

J. Press release (to newspapers) announcing Phase II classes

K. Report form for observation of Phase II classes

L. Checklist for assertiveness---roleplay

M. Factual knowledge test---credit and warranties

N. Questionnaire for individuals who did not complete Phase I course

O. Reaction sheet for Days 1 and 2 (Phase I)

P. Final reaction sheet (for Phase I students)

Q. Questionnaire for instructors following Phase II classes

R. Questionnaire for teams that did not give Phase II course

Exhibit A

NATIONAL CONSUMERS LEAGUE

ASSERTIVE CONSUMER PROGRAM

6431 79TH STREET CABIN JOHN, MARYLAND 20731 229-2722

October 14, 1976

This is not a request for funds but an opportunity to help your constituency. We invite you to join in a unique experience for consumers. For once, the consumer will be in the driver's seat.

HEW has funded a training program, "The Assertive Consumer." Under this grant, National Consumers League has developed a three-day workshop which is free to selected teams from organizations like yours.

As a beginning, "The Assertive Consumer" workshop focuses on the new legal protection available in the fields of credit and warranties. Starting with this ammunition, the workshop then trains participants in techniques for securing their rights. Through an exciting format of role-playing, modeling, and developing strong communication skills, consumers will learn to even the odds against them.

Because we believe that a confident, informed group of consumers can make a difference, and set favorable precedents with banks, stores, and businesses, we want you to join with us in this experience.

Only 24 teams can be elected from the Washington metropolitan area. Selections will be made by December 15. Please read the attached announcement and consider whether you would like to nominate a team. If you are interested, please call me at 229-2722, or return the enclosed, postage-paid card. [NOTE: WE LATER DECIDED IT WOULD HAVE BEEN BETTER TO ENCLOSE THE APPLICATION, AND SKIP THE INTERIM STEP OF THE POSTCARD]

Cordially,

Nina Selin
Consumer Coordinator

Enclosure

Exhibit B

The National Consumers League
Announces a Seminar

THE ASSERTIVE CONSUMER:
CREDIT AND WARRANTIES

Funded by the U.S. Office of Education, HEW, the seminar is free to selected participants recommended by their organizations.

In the "Assertive Consumer" course, participants will (1) learn their legal rights in the areas of credit and warranties, and (2) learn assertive behavior to secure these rights.

Role-playing, action planning, and communications skills are among the techniques explored in this participative workshop.

Each seminar consists of three days of training, one week apart, with a fourth day reconnect, a month later. Dates are:

Seminars	Reconnect Sessions
Mondays: January 10, 17, 24	February 28
Wednesdays: January 5, 12, 19	March 2
Fridays: January 7, 14, 21	March 4

Attendees will be trained to present the course to groups in their own organizations.

Names of candidates must be submitted in teams of two. Only organizations may nominate candidates; no individuals will be considered. Any organization -- consumer, community, educational, etc. -- may submit nominees. Nominees may be associated with their organization on a paid or volunteer basis. Teams will be expected to commit themselves to attend all four sessions (three days in successive weeks, plus one-day reconnect), and to teach the course to at least one group of 16 adults from their own organizations.

Organizations will submit teams of responsible people, capable of presenting a consumer workshop (after training), and will agree to arrange back-home workshops. (Guidance and support will be given by NCL.)

All materials for this seminar and one back-home workshop are supplied free. There is no charge for seminar attendance. Organizations are responsible for (1) costs of travel and meals incurred by participants they send, and (2) providing facilities for back-home workshops.

Submission of team nominations must reach NCL by November 19, 1976. For further information contact Nina Selin, Assertive Consumer Program, 6431 79th Street, Cabin John, Maryland 20731. Phone: 301-229-2722.

Exhibit C

ASSERTIVE CONSUMER PROGRAM

APPLICATION FORM

ORGANIZATION

WHAT DOES YOUR ORGANIZATION DO?

WHOM DOES YOUR ORGANIZATION SERVE?

WHEN YOU TEACH THE COURSE, HOW WILL YOU GET STUDENTS?

DO YOU ANTICIPATE TEACHING THIS MORE THAN ONCE?

TO WHOM?

WHO ARE YOUR NOMINEES?

1. _____ (Name) _____ (Home address) _____ (Home phone)
   _____ (Office address) _____ (Office phone)

2. _____ (Name) _____ (Home address) _____ (Home phone)
   _____ (Office address) _____ (Office phone)

ARE BOTH ABLE TO MAKE A FULL COMMITMENT OF FOUR DAYS' ATTENDANCE, PLUS TEACHING CLASSES?

WHICH DATES DOES YOUR TEAM WISH TO ATTEND? _____ (First choice)

_____ (Second choice)

IS YOUR ORGANIZATION WILLING TO MAKE IT POSSIBLE FOR BOTH MEMBERS OF THE TEAM TO ATTEND ALL FOUR DAYS OF TRAINING?

IS YOUR ORGANIZATION COMMITTED TO SETTING UP AND PRESENTING THIS CLASS AFTER TRAINING OF THE TEAM?

ORGANIZATION REPRESENTATIVE FILLING OUT THIS FORM _____ (Signed)

YOUR WORK PHONE _____ YOUR HOME PHONE _____

Exhibit D

NATIONAL CONSUMERS LEAGUE

ASSERTIVE CONSUMER PROGRAM

6431 79TH STREET CABIN JOHN, MARYLAND 20731 229-2722

December 9, 1976

Dear Participant:

I am happy to tell you that you and your teammate have been chosen to participate in the Assertive Consumer Program.

You have agreed to a full commitment of attending three Wednesdays, January 5, 12, and 19, plus the reconnect training day on March 2. Once classes start, no substitutions of people can be allowed. If some emergency prevents your attending any given day, call 229-2722 as soon as you know; we may be able to schedule you into that same session on a different day. Anyone missing a class will be automatically dropped, although your teammate will be expected to finish and teach the course.

Your organization is required to present the 18-hour course to one group of 16-20 people. There can be no charge to these people. You may present the course to any number of people beyond the initial 16-20, but after the first group, reproduction of materials will be at your expense, and you may charge a fee if you wish. Please start thinking about what format you will use when you give the course to your organization -- whether a three-day workshop or shorter segments spread over several weeks (from early March to mid-May).

As a resource and support to you, one of the instructors will attend the first day of the course when you present it to your organization. For this reason we need to know, as soon as possible, when your course is scheduled. When you know this, please call us.

Our classes will go from 9:15 a.m. to 4:15 p.m. They will be held in the library at All Souls Unitarian Church, 16th and Harvard Streets, N.W., Washington, D.C., please enter the building from the Harvard Street entrance. Parking is available free in the church lot at 15th and Fulton, and street parking can be found north of Harvard Street. Please bring your lunch. Coffee and soft drinks will be available at cost.

Many organizations are on the waiting list. If you find, for any reason, that your team will not be able to participate after all, please call us immediately so we can give your place to another organization.

We look forward to sharing the Assertive Consumer Program with you.

Sincerely,

Nina Selin

Nina Selin
Consumer Coordinator

NOTE: THIS LETTER WAS ALSO SENT WITH MONDAY AND FRIDAY DATES AND LOCATIONS

Exhibit E

NATIONAL CONSUMERS LEAGUE

ASSERTIVE CONSUMER PROGRAM

6431 79TH STREET CABIN JOHN, MARYLAND 20731 229-2722

December 9, 1976

Dear Applicant:

I am sorry to tell you that your organization was not among the 24 selected for the Assertive Consumer program. Over 100 organizations responded, and we had to make hard choices.

It is possible that not all of the chosen teams will be able to participate after all; for this reason we would like to keep you on a wait-list and call you if we have a space.

In any event, you may be able to take this course through one of the selected organizations when they give classes in the spring. This list will be ready in mid-February; if you are interested in obtaining it, write or call us then (301-229-2722).

I do appreciate all the effort you made to prepare a team, and I thank you for your interest in the Assertive Consumer Program.

Sincerely,

Nina Selin

Nina Selin
Consumer Coordinator

Exhibit F

PRESS RELEASE

NATIONAL CONSUMERS LEAGUE

Assertive Consumer Program, 6431 79th St., Cabin John, Md. 20731

FOR IMMEDIATE RELEASE

Phone: 229-2722

Wash., D.C. -- The National Consumers League is sponsoring a series of "Assertive Consumer" workshops in the Wash., D.C. metropolitan area. The workshops will teach participants their legal rights in the areas of credit and warranties, and assertive behavior in securing these rights.

The first series of seminars--to train trainers--will begin in January and will be limited to selected participants who agree to teach the class to other consumers.

Funded by the U.S. Office of Education, HEW, the program will accept only applications from participants recommended by organizations--consumer, community, educational, etc.--and only for teams of two persons.

Role-playing, action planning, and communications skills are among the techniques to be explored in this participative workshop.

For further information, write the Assertive Consumer Program, 6431 79th St., Cabin John, Md. 20731, or call 229-2722.

-30-

Exhibit G

NATIONAL CONSUMERS LEAGUE

ASSERTIVE CONSUMER PROGRAM

6431 79TH STREET CABIN JOHN, MARYLAND 20731 229-2722

January 27, 1977

Dear Team Trainer:

Here is the three-day agenda for the Assertive Consumer: Credit And Warranties, as we presented the classes to you. We are now in the process of rewriting the course, guided by our observations of how different parts have "worked," and by your very good comments, suggestions, and criticisms. The major change we are making is to write the assertiveness sections to focus on consumer situations only.

When we come back together at Reconnect, we will have for you the "new" course. But we want you to start your own changing and rearranging too, especially with a view to making modifications that will best serve the people you will be training.

We are giving you a roster of those who will be giving the course; it may be helpful for you to get in touch with some other trainers.

The third enclosure is a list of speaker sources. Some of these offices have told us they would be glad to supply speakers; other places seem likely resources to us, although we haven't checked out their willingness to come to classes. You will want to make your own inquiries and arrangements.

Working through this experimental course with you has been a valuable experience for us. It hasn't been smooth, because of the weather and because we haven't always read your needs accurately; but that's what coping and learning and improving are about. We do appreciate our association with each of you. If we can help you between now and Reconnect, please call us.

Sincerely,

Barbara

Barbara Clark

Wanda

Wanda Veraska

Enclosures: Course agenda
Roster of trainers
Speaker sources

DAY 1

Get acquainted sheet

Greetings and orientation

Introductions

BREAK

Course objectives
- Groups, report out
- From trainers

Credit: large group discussion
- Definition
- Your feelings about credit
- When should you use it: advantages, disadvantages
- What credit are you using
- What problems have you had with credit
- Are there rip-offs in credit

LUNCH

Introduction to Assertiveness: lecturette

Some physical aspects of assertiveness: exercises
- Tension relaxation
- Eye contact

Creditworthiness--how to establish it

Applying for credit: fill out application for charge account

BREAK

Credit reporting services--what it's like to visit one

Speaker (from Federal Reserve)

Homework assignment
Reaction sheet

DAY 2

Re-entry activity. Report experiences with visiting (or calling) credit reporting services

Credit cards. Report findings. Go over applications if help is needed

Understanding interest rates
- Annual Percentage Rate
- What does 18% mean

BREAK

Credit arrangements on charge accounts; kinds of accounts

Assertiveness exercises
- Receiving praise
- Roleplaying a situation where it's hard to be assertive

LUNCH

Billing errors: procedure for correction

Bank loans
- Look at applications
- Criteria for approving loan
- Denial of credit: Equal Credit Opportunity Act
- Roleplay: interview with a grantor denying credit

BREAK

Speaker: bank officer, loan department

Homework assignment: analyzing my credit situation

Reaction sheet

DAY 3

Re-entry. Report experiences with credit reporting services, charge accounts, loans, credit cards

Individual credit analysis

Warranties
- In work group define warranty
- Lecturette: warranties
- Sources of help

BREAK

Roleplays: a) buying; b) returning a warranted item

Speaker (Office of Consumer Affairs)

LUNCH

Assertiveness exercises
- Voice
- Scoring impression of assertiveness

BREAK

Windup: matching hopes to accomplishments of course

Final reaction sheet

NOTE: SUBSTITUTE SIMILAR RESOURCES IN YOUR OWN AREA

Exhibit G (cont)

SOURCES OF SPEAKERS

You will need to initiate calls to these offices and make your own arrangemets. Look first to places in your own locality; that will be most valuable to your class.

Call any bank and ask for the loan department, or any department store and ask for the credit manager. The local offices of consumer affairs are listed on pages 46-47 of your students manual.

Division of Consumer Affairs, Federal Reserve Board
20th & Constitution Avel, Wash DC 20551 (202) 452-3667

Federal Trade Commission, Bureau of Consumer Protection
633 Indiana Ave., N.W. Wash DC 20580 (202) 523-3727

National Credit Union Administration
20th & M Sts., N.W. Wash DC 20456 (202) 254-8760

Consumer Credit Counseling
3541 Chain Bridge Road, Fairfax, Va 22030 (703) 591-9020

Status of Women (directs complaints of credit discrimination)
Room 204, District Building Wash DC 20004 629-5238

Legal aid societies are oriented toward the low-income consumer

Neighborhood Legal Services Program (DC residents only)
635 F St., N.W. Wash DC 20004 (202) 628-9161

Legal Aid Bureau of Prince George's County
8901 Annapolis Rd, Lanham, Md 20801 (301) 459-1688

Consumer Protection Center, National Law Center
George Washington University, Wash DC (202) 785-1001

Better Business Bureau of Metropolitan Washington
1111 E St., N.W. Wash DC 393-8000

Credit Bureau, Inc. Jean Murray
1345 University Boulevard East Langley Park, Md. 20783 891-3000

For Baltimore people

Commissioner of Consumer Credit
1 South Calvert St, Baltimore Md 21202 (301) 383-3656

Women's Law Center, Inc.
225 North Charles St. Baltimore, Md 21218 (301) 366-2232

Maryland Commission on Human Relations
Metro Plaza at Mondawmin Baltimore, Md 21217

Legal Aid Bureau of Baltimore (mostly for low-income consumers)
341 North Calvert St., Baltimore, Md 21202 (301) 539-5340

Commercial Credit Corporation, Brenda Shelley, Women's Consultant
300 St. Paul P., Baltimore, Md 21202 (301) 332-3645

NATIONAL CONSUMERS LEAGUE

Exhibit H

ASSERTIVE CONSUMER PROGRAM

6431 79TH STREET CABIN JOHN, MARYLAND 20731 229-2722

February 21, 1977

Dear Trainer:

Reconnect Day for the Assertive Consumer program is coming up next week. You may come to whatever day (and location) suits you best. All sessions are identical. It is much better for you and your partner to attend the same day; if this is impossible, attend separately. Here are your choices:

Monday, February 28	Wanda's house	6521 79th St. Cabin John, Md
Wednesday, March 2	All Souls Church	16th and Harvard, N.W. Wash DC
Friday, March 4	Bethesda Library	7400 Arlington Rd. Bethesda, Md

Sessions will go from 9:15 to 4:15. You will be taking home with you the instructor's guide, 16-20 student manuals, and some applications and pamphlets.

We will spend Reconnect Day doing two things: (1) going through program changes in format and emphasis; and (2) giving <u>you</u> opportunities to present sections and lead activities. By now we expect you to <u>know</u> all the material in your student's manual, and to have read at least one assertiveness book from the Bibliography.

We hope you will be able to tell us at Reconnect what time schedule you have set up for your classes; they should be finished by mid-May. We are also asking you to bring a tentative outline for the way you want to present the course. We can work together on this.

Barbara has a new home phone: 229-3482. You can call Wanda at 229-5029, or either of us during the business day at 229-2722.

See you next week. Bring your lunch.

Sincerely,

Barbara Clark

Wanda

Wanda Veraska

Exhibit I

PRESS RELEASE

NATIONAL CONSUMERS LEAGUE

1785 Massachusetts Avenue, N.W., Washington, D.C. 20036 • [202] 797-7600

ASSERTIVE CONSUMER PROGRAM

FOR IMMEDIATE RELEASE
March 25, 1977

Contact: Sandra L. Willett
Executive Director
National Consumers League
202/797-7600

or

Assertive Consumer Program
Barbara Clark or Wanda Veraska
301/229-2722

The National Consumers League announces consumer seminars on credit and warranties. Through NCL's program, the Assertive Consumer: Credit and Warranties, funded by the U.S. Office of Education, participants will learn their legal rights in the areas of credit and warranties, and how to secure these rights. NCL is presenting the seminars in cooperation with local consumer and community organizations between March 15 and May 15. The course is free of charge to selected participants. For further information call National Consumers League, 797-7600 or The Assertive Consumer Program, 229-2722.

Exhibit J

PRESS RELEASE

NATIONAL CONSUMERS LEAGUE

1785 Massachusetts Avenue, N.W., Washington, D.C. 20036 • [202] 797-7600

ASSERTIVE CONSUMER PROGRAM

FOR IMMEDIATE RELEASE
March 25, 1977

Contact: Sandra L. Willett
Executive Director
National Consumers League
202/797-7600
or
Assertive Consumer Prog.
Clark or Veraska
301/229-2722

The National Consumers League announces consumer seminars on credit and warranties. Through NCL's program, the Assertive Consumer: Credit and Warranties, funded by the U.S. Office of Education, HEW, participants will learn their legal rights in the areas of credit and warranties, and how to secure these rights.

NCL is presenting the seminars in cooperation with local consumer and community organizations. The course is free to selected participants.

Some subjects to be covered in the seminars are the advantages and disadvantages of credit, how to apply for a credit card or bank loan, where to go for help with consumer complaints, how to find out what's in your own credit file, how to behave assertively in consumer situations, what protection different kinds of warranties give, and (of special interest to women) how to establish a credit history in your own name.

-more-

The following is a schedule of sponsoring organizations, class locations, dates, and contact persons for each of the 12 workshops in which space is still available:

Silver Spring Senior Citizen Center at 1400 Fenwick, Silver Spring, Md., March 28, April 11, 25 (1-3 p.m.), call Alice Merril 588-0100, ext. 7304;

Cooperative Extension Service of D.C. at Michigan Park Recreation Center, 13th & Emerson, N.E., D.C., March 30 and April 6, 13 (12-3 p.m.), call Meredith Peterson 282-7413;

D.C. Division of Adult and Continuing Education at 13th & K, N.W., D.C., April 4, 11, 18, 25 and May 2 (9 a.m.-noon), call DeBorah Johnson 724-4946;

Center for Displaced Homemakers in Baltimore, Md., April 6, 13, 20, 27 (6:30-9:30 p.m.), call Jean Proudfoot 301/243-5000;

Maryland Commission for Women in Baltimore, Md., April 8, 16, 22 (2-5 p.m.), call Dolores Street 301/383-5608;

Montgomery County Adult Education at Pleasant View School, Kensington, Md., eight Thursdays beginning April 14 (12:30-2:30 p.m.), call MC Dept. of Adult Education 279-3335;

Arlington County Commission on the Status of Women at Arlington County Library, April 16 (9 a.m.-4 p.m.), call Sandy Hill 243-8674;

Southeast Neighbors at Ryland Church, Branch Ave. & S, S.E., April 18, 25 and May 25 (7:30-10 p.m.), call Barbara Hogan 584-2968;

Americans for Democractic Action at the D.C. Office of Consumer Affairs, April 21, 22 (9:15 a.m.-3:15 p.m.), call Ann Brown 244-4080;

United Labor Agency at the Martin Luther King Library, April 23, 30 and May 7, 14 (10 a.m.-2 p.m.), call Susan Holleran 223-5700.

Our Lady of Victory Church at the rectory meeting room (no schedule has been set), call Teresa Folly 333-5489.

For additional information contact the National Consumers League, 797-7600 or the Assertive Consumer Program 229-2722.

Exhibit K

Observed by:

ORGANIZATION:

LED BY:

DATES:

PLACE:

NUMBER OF PARTICIPANTS:

OBSERVATIONS:

Exhibit L

Student number _____ Pre & post test

ROLEPLAY TO BE SCORED FOR EVALUATION OF ASSERTIVENESS

Yes	No		
_	_	1.	Did applicant ask why loan was denied?
_	_	2.	Did she attempt to explore objections? (Substitute "he" for "she.")
_	_	3.	Did she attempt to counteract or disagree with objections?
_	_	4.	Did she question legality of objections?
_	_	5.	Did she bring up any positive points in her own behalf?
_	_	6.	Did she indicate any further action she would take involving the bank?
_	_	7.	Was she equally in charge of the situation, with the bank officer?
_	_	8.	Was there an absence of embarrassment or apology from her?
_	_	9.	Was eye contact maintained?
_	_	10.	Was voice steady and firm (not harsh, not timid)?
_	_	11.	Were body movements easy (not jerky, not wooden)?
_	_	12.	Did she keep hands away from face and hair?
_	_	13.	Did she maintain a serious attitude (no giggling or irrelevancies)?
_	_	14.	Did she refrain from insults, putdowns, sarcasm, threats?

In this roleplay, the instructor will tell the student that her/his application for a loan has been denied. In response to the student's question (or if it becomes apparent the student is not going to ask), the "loan officer" will give as the reason for denial, the fact that the "applicant's" salary of $11,000 is too low for a woman (or a married man).

The applicant has a fact sheet which says: Last week you submitted an application for a loan, and the bank officer has agreed to discuss it with you now. You have applied for a $500 home improvement loan to buy a new furnace; your old furnace is in very bad shape. You don't owe anything on charge accounts or installment loans. Your salary is $11,000 a year. You have one dependent. In this roleplay, you can make up any other facts about your financial situation.

Note: For a $500 loan, repayed over 12 months at 12% interest, the monthly payment would be about $45.16.

Student number _____

NOTE: WE HAVE MARKED THE CORRECT ANSWERS. AS USED IN CLASS, TESTS WERE, OF COURSE, UNMARKED.

TEST ON CREDIT AND WARRANTIES

Mark these statements T or F (True or False)

E 1. A credit reporting agency makes decisions (based on past credit history) as to whether an applicant shall be granted credit.

E 2. The wise consumer uses credit only when absolutely necessary.

I 3. The interest rate of 18% a year (1½% a month) which is the common interest rate on a revolving charge account, comes to about $9 on a $100 account paid off in 12 equal monthly installments.

T 4. If you discover what seems to be an error in your bill from a retail store, the first thing to do is to telephone the store for an explanation.

E 5. Consumers have good protection in the field of equal credit opportunity under the Civil Rights Act of 1964.

F 6. If I apply for a personal bank loan, there is a good possibility that the bank will send an investigator to interview my neighbors.

F 7. When credit grantors are considering a woman's application, they can count as income only her salary, not alimony or child support.

T 8. It is easier to get credit from a local department store than to get a BankAmericard.

T 9. In the mail you get a bill from your doctor and a monthly statement from the electric company. These are two examples of the use of credit.

F 10. A full warranty is not valid unless the consumer mails in the signed warranty card at the time of purchase.

T 11. I can open a charge account at a department store without ever visiting the store.

T 12. If I find I can pay off an installment purchase or a loan earlier than agreed, my total interest charge will be reduced.

T 13. If I apply for credit and am denied, I must be told why, free of charge.

F 14. Assume you buy a car on an installment loan from a dealer and the dealer in turn sells your note to a bank. If you have car trouble covered under a warranty and the dealer refuses to honor the warranty, you must still continue to make payments to the bank or your car can be repossessed.

T 15. The agency that settles disputes between businesses and consumers is called the "third party mechanism."

MULTIPLE CHOICE: Select the one correct answer.

16. If someone steals my credit card and makes purchases on it, I have to pay
    a __ nothing because I didn't sign for the purchase
    (b) __ $50 maximum
    c __ for everything purchased before I report the theft to the credit card company.

17. If I have a credit history--a record of accounts and loans I have maintained--it is on file with
    (a) __ TRW
    b __ Retail Credit Association
    c __ Metropolitan Shoppers Information Service

18. If I have not been able to get satisfaction on a used car warranty, I would be most likely to get direct help from
    a __ Better Business Bureau
    (b) __ local office of consumer affairs
    c __ American Automobile Association

19. How long is a previous failure-to-pay incident kept on file with my credit history?
    (a) __ It is kept on file for seven years.
    b __ It stays on the record permanently.
    c __ It is not entered unless the amount involved is over $100.

20. If I want to find out what is in my credit file, I must
    a __ get a release signed by a credit grantor
    b __ first be denied credit
    (c) __ visit or write the credit reporting agency

Instructions: Check the box in front of the incorrect answer. PLEASE NOTE: three endings are correct; you select the one incorrect ending.

Example: A credit grantor uses the following to determine whether an application for credit will be accepted or denied:

a __ a credit report
b __ income level
c x a deposit slip
d __ previous credit experience

21. A revolving charge account
a __ is one type of credit offered by a retailer
b __ allows a consumer to charge purchases by simply presenting a card and signing a sales slip
c __ costs nothing if paid within 30 days
(d) __ is the same as an installment account

22. The APR (annual percentage rate) is
a __ a percentage figure expressing annual simple interest
b __ required by law to be shown on all credit transactions
(c) __ a measure of the economy derived from the average rate of interest being charged by the Federal Reserve Bank.
d __ an aid to the consumer in understanding and comparing credit costs.

23. An application for credit is
(a) __ a reflection of monthly income and outgo
b __ usually the first step in obtaining a loan
c __ important to a lending officer to evaluate facts other than credit history
d __ illegal if it asks questions about marital status

24. By using credit
(a) __ you will jeopardize your financial well-being
b __ you can actually save money
c __ you can control the flow of your money supply
d __ you can increase your ability to obtain credit

25. Your credit cards
a __ can be used by another person authorized by you
b __ are accepted outside the United States
(c) __ must be re-applied for every year
d __ are frequently used as identification when writing checks

Exhibit N

QUESTIONNAIRE FOR INDIVIDUALS
WHO DID NOT COMPLETE THE COURSE

May I talk with (name of student)

My name is (interviewer) and I have been asked to contact you about the Assertive Consumer classes that were given recently.

Under the plan of the program, we need to get some information for our evaluation, to understand how the course was received. And I need to ask you a few questions.

1. How many sessions were you able to attend?

2. May I ask what it was that prevented you from attending all sessions?

3. Would you say the course was what you expected? _____Yes _____No

IF THE PERSON SAYS NO, ASK 4. In what way was it different?

5a. Were there any problems for you with the location?

5b. Any problems with the instructors?

5c. Any problems with other participants?

5d. Any other problems we haven't touched on?

6. Would you have any suggestions for improving the course?

7. And the last question is--what do you plan to do with the information you received in the course?

Thank you very much. Goodbye.

Exhibit O

REACTION SHEET (Days 1 and 2)

How would you rate today's program?

Excellent	Above average	Average	below average	Poor
☐	☐	☐	☐	☐

What do you see as the strong points of today's class?

Did you spot any weaknesses? What were they?

What was especially important to <u>you</u>?

Any other comments?

Exhibit P

FINAL REACTION SHEET ———— Phase I

1. How were you selected for this course?

2. How would you rate the material (the content): excellent average poor
   Any suggestions about material?

3. How would you rate the teaching: excellent average poor
   Any suggestions about teaching?

4. How would you rate the format: excellent average poor
   Any suggestions about format?

5. How would you rate the facilities: excellent average poor
   Any suggestions about facilities?

6. What about the length of the course--3 days: too long just right too short

7. What do you see as the strong points of the course?

8. What do you see as the weak points of the course?

9. What else should be included in this course?

10. Has the course made any difference to you personally? yes no
    Why?

11. Would you recommend the course to others? yes no
    Why?

12. What do you foresee as your major problems in getting the course started with your own organization?

13. Did you know about the following legislation before the start of the course? Check those you knew about.

- ☐ Fair Credit Reporting Act
- ☐ Truth in Lending Act
- ☐ Fair Credit Billing Act
- ☐ Equal Credit Opportunity Act
- ☐ Magnuson-Moss Warranty Act

Exhibit Q

EVALUATION QUESTIONNAIRE FOR INSTRUCTORS
FOLLOWING PHASE II CLASSES

This is _____ from the Assertive Consumer Program. As part of our grant, we are following up with the teams to see how the course has taken hold. I need to ask you a few questions; the answers will be confidential. It will take about 10 minutes. Is now a good time? (If person says no, make a convenient appointment)

Organization:

Team: 1. 2.
(Circle person interviewed)

1. What did you intend as the major purpose(s) of your course?

2. Did you feel that you accomplished your purpose?

3. How was your course different from the original?

4. What did you delete?

   Why?

5. What did you add?

   Why?

   Did you develop or pass out any new materials?
   What were they?

   Were they effective?

6. Did you have speakers? Who; from what organization?

   What topics were covered by speakers?

7. How many hours did your course go? In what time format?

8. Why did you choose this time frame?

9. Any feedback on the convenience of this time format for students?

10. Was there enough time to cover the agenda as prepared?

11. Do you feel there was enough time to allow full participation or to answer questions fully?

12. How many people took the course? If more than one session, how many continued through the whole course (attended regularly, finished)?

13. Would you consider that low, medium, or high attendance?

14. What do you see as the reasons for that attendance?

15. What was the composition (makeup) of your class?
    Men Women ; Black White ; Under 45 over 45 ;
    Married Single ; Working Not working
    Other characteristics

Exhibit Q (cont)

16. How did you publicize the course, or recruit students?

17. If you were to give the course again, would you do publicity or recruitment differently? How?

18. Where did you give the course?

19. Did this turn out to be a desirable/undesirable location?
Any feedback from students on that?

20. What seemed to be the main interests or concerns of your students? (Be specific)
Assertiveness
Warranties
Credit

21. What topics generated most participation?

Most questions?

What questions did speakers get?

22. Was there any topic that was especially confusing?

Hard for participants to grasp? or difficult for you to explain?

23. Which of your students seemed to benefit the most?

24. If you had it to do over again, how would you change your course?

25. Are any of your students planning to teach the course?
How many? Who are they?
Have they asked for any help from you?
Are they planning to change the course?

26. What was your biggest problem in getting started?

27. Do you have any recommendations to make to another team planning to give the course?

28. Was there any feedback you got from your students that would be helpful for us to know?

29. Do you plan to teach this again? The same way? When?
What changes will you make in format?

30. Do you plan to use any of this material again in any way? How?

Exhibit R

EVALUATION QUESTIONNAIRE
FOR TEAMS WHICH DID NOT GIVE COURSE

Organization:

Person interviewed

Interviewer:

THIS IS _____ FROM THE ASSERTIVE CONSUMER PROGRAM. AS PART OF OUR FINAL EVALUATION, WE ARE CHECKING THE OUTCOME OF THE TRAINING THAT A TEAM FROM YOUR ORGANIZATION RECEIVED WITH OUR PROGRAM. THE TEAM MEMBERS WERE _____ AND _____.

MY UNDERSTANDING IS THAT THE _____ IS NOT PLANNING TO
(name of organization)
GIVE THE COURSE. IS THAT RIGHT?
COULD YOU TELL ME WHY YOU ELECTED NOT TO GIVE IT?

DO YOU PLAN TO USE THE MATERIAL IN ANY WAY?

ALL RIGHT. THANK YOU.